

REMARKS/ARGUMENTS

Claims 2-6 and 8-9 are pending. Claims 1 and 7 are canceled. Claims 2 -6 have been amended. Claims 8 and 9 are new. The new and amended claims are fully supported; see, for example, the discussion in paragraph 42 on page 7 and paragraph 45 on page 8 in the specification as filed. No new matter has been introduced.

Claims 1-7 are rejected under 35 U.S.C. §102(e) as being anticipated by Eder (U.S. Patent Application Publication 2001/0041995).

Independent claim 8 is directed to a method of managing accounts receivable and accounts payable and recites in part “wherein said system includes a plurality of terminals from among a plurality of transaction parties, and a transaction intermediary unit connected to said terminals, for performing intermediary services of transactions between said terminals....” The transaction intermediary unit receives order-related data from one party through a terminal, prepares the data, and sends prepared data to a different party at another terminal (this is not quite how it is claimed). Eder describes accessing “databases, tables and files” to “extract... information” at one commercial enterprise, but is silent as to receiving data from two or more terminals at page 7, paragraph 0064. Thus, Eder does not disclose a method of managing accounts receivable and accounts payable “wherein said system includes a plurality of terminals from among a plurality of transaction parties, and a transaction intermediary unit connected to said terminals, for performing intermediary services of transactions between said terminals....”

Independent claim 8 further recites in part “preparing accounts receivable data and accounts payable data to the respective terminals, based on the data thus received from the terminals, and sending the data thus prepared to the respective terminals....” The transaction intermediary unit receives order-related data from one party through a terminal, prepares the data, and sends it to a different party at another terminal. Eder accesses “databases, tables and files” and ultimately “creates, displays, and optionally prints financial management reports” at page 7, paragraph 0064 and page 24, paragraph 0195. Eder discloses accessing “databases, tables and files” to “extract... information, but” does not discuss receiving data from terminals at page 7, paragraph 0064. Eder “creates, displays, and optionally prints financial management

reports” for one commercial enterprise, but does not send prepared accounts receivable data and accounts payable data to multiple different parties through terminals at page 24, paragraph 0195. Thus, Eder does not disclose a method of managing accounts receivable and accounts payable comprising in part “preparing accounts receivable data and accounts payable data to the respective terminals, based on the data thus received from the terminals, and sending the data thus prepared to the respective terminals....”

Independent claim 8 still further recites in part “sending the payment management data and receipts management data thus prepared to each respective terminal....” The transaction intermediary unit receives order-related data from one party through a terminal, prepares the data, and sends it to a different party at another terminal. Eder accesses “databases, tables and files” and ultimately “creates, displays, and optionally prints financial management reports” at page 7, paragraph 0064 and page 24, paragraph 0195. Eder accesses “databases, tables and files” to “extract... information” and does not receive data from terminals at page 7, paragraph 0064. Eder “creates, displays, and optionally prints financial management reports” for one commercial enterprise, but does not disclose sending payment management data and receipts management data through terminals at page 24, paragraph 0195. Thus, Eder does not disclose a method of managing accounts receivable and accounts payable comprising in part “sending the payment management data and receipts management data thus prepared to each respective terminal....”

Independent claim 9 contains similar limitations and should be allowed by the same rationale.

For any of the foregoing reasons, the section §102 rejections of the claims are believed to be overcome.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,



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